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Docket No.

920190-901795Application No.
09/665,769

PATENT & TRADEMARK OFFICE

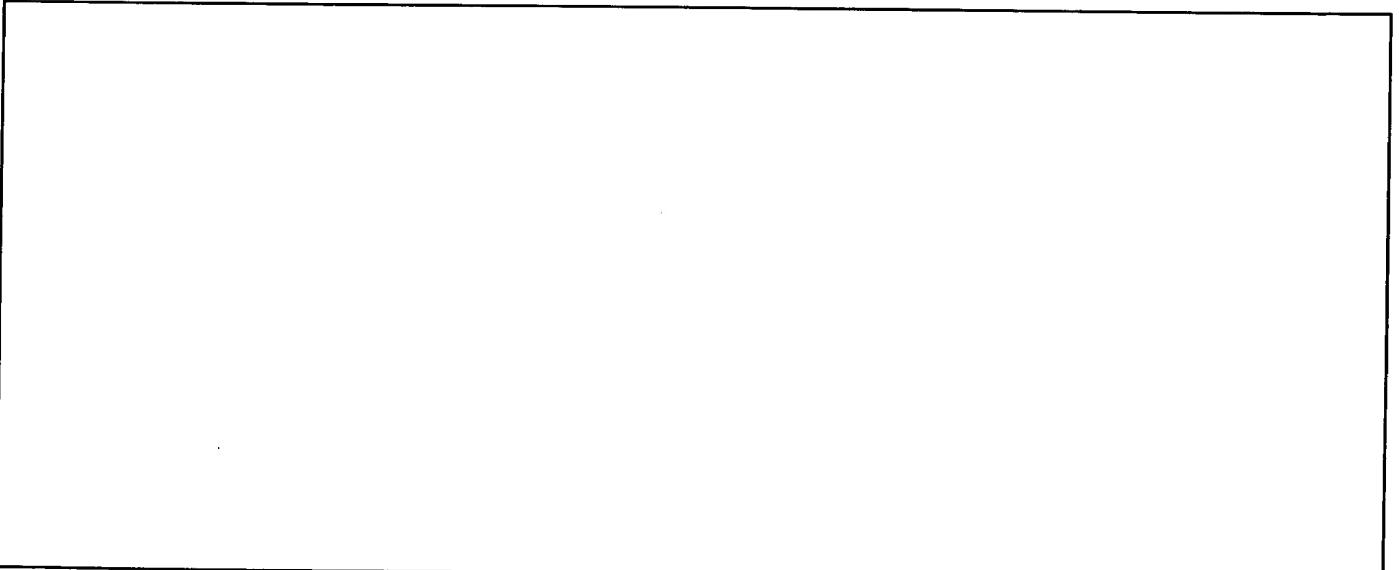
Filing Date
9/20/2000Examiner
PatelCustomer No.
23644Group Art Unit
3624Invention: **Loan Modeller Method and Apparatus**

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is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on
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*(Date)***Brenda F. Harris***(Typed or Printed Name of Person Mailing Correspondence)**(Signature of Person Mailing Correspondence)*

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920190-901795

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE THE APPLICATION OF

Christopher J. Stokes

SERIAL NO: 09/665,769

FILED: September 20, 2000

FOR: Loan Modeller Method
and Apparatus

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Examiner: Jagdish Patel

Art Unit No: 3624

Customer number: 23644

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to "Assistant Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450," Date of deposit October 4, 2004 Name of person signing Brenda F. Harris

Signature Brenda F. Harris

RESPONSE TO OFFICE ACTION

Honorable Director of Patents and Trademarks
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir,

With reference to the Office action dated August 26, 2004 the applicant respectfully submits the following remarks.